

**INFORMATION DISCLOSURE CITATION**  
(Use several sheets if necessary)

Docket Number (Optional)

P22,425-E USA

Application Number

09/781,715

Applicant(s)

Michael J. Picciallo et al.

Filing Date

2/12/2001

Group Art Unit

3624

**U.S. PATENT DOCUMENTS**

*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
CHK	A	4,885,685-A	12-1989	Wolfberg et al.	364	401	9-18-1987
CHK	B	5,826,243-A	01-1998	Musmanno et al.	705	35	1-03-1994
CHK	C	5,907,831-A	05-1999	Lotvin et al.	705	14	4-4-1997
CHK	D	6,021,943-A	02-2000	Chastain	235	379	8-27-1997
CHK	E	6,345,263	02-2002	Matsumoto et al.	705	41	1-10-1997
CHK	F	5,220,501	6-1993	Lawlor	364	408	12-8-1998
CHK	G	5,744,787	4-1998	Teicher	235	380	9-25-1995

**FOREIGN PATENT DOCUMENTS**

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
							YES	NO
CHK	H	WO 01/50305	07/12/2001		G06F	17/00		
CHK	I	WO 02/08869	1/31/2002		G06F			
CHK	J	WO 00/28461	5/18/2000		G06F	151/00		
CHK	K	WO 00/43852	7/27/2000		G06F			

**OTHER DOCUMENTS** (Including Author, Title, Date, Pertinent Pages, Etc.)

CHK	L	STUDENTS MUST HEED THE PERILS OF PLASTIC; [FINAL/ALL Edition] BILL LUBINGER. The Plain Dealer. Cleveland, Ohio: Jul 15, 1995. pg 3.E					
CHK	M	Bank on Youth More children are learning to save money, with financial institutions helping by offering no-fee accounts.; [Valley Edition] BARBARA BRONSON GRAY. Los Angeles Times (pre-1997 FullText). Los Angeles, Calif.: Feb 12, 1993, pg.25					

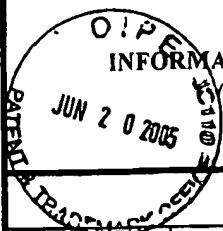
EXAMINER

Charles KZ

DATE CONSIDERED

8/30/05

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



## INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

Docket Number (Optional)

P22,425-E USA

Application Number

09/781,715

Applicant(s)

Michael J. Picciallo et al.

Filing Date

2/12/2001

Group Art Unit

3624

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
CRK	A	5,465,206	11-1995	Hilt et al.	705	40	
CRK	B	5,870,723	02-1999	Pare et al.	705	39	
CRK	C	5,953,710	09-1999	Fleming, Stephens S.	705	39	
CRK	D	6,032,133	02-2000	Hilt et al.	705	40	

## FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
							YES	NO
CRK	E	EP0725376A2	08-1996	European Patent	G07F	19/00		

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

CRK	F	Brooker, Dena, "Purchasing Cards: The Next Generation," Modern Publishing, Toronto, volume 39, issue 6, page 18.
CRK	G	"Visa Wants to Kill Cash, It Hopes 'Smart Cards' Will Become the Payment of Choice," P. Sinton, San Francisco Chronicle (October 11, 1995).

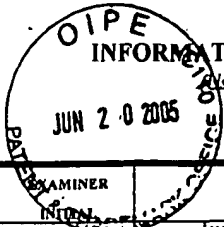
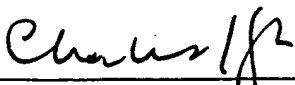
EXAMINER

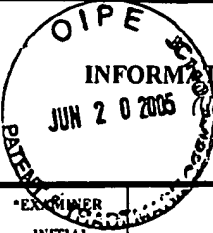

C. L. L. / J. L.

DATE CONSIDERED

8/30/05

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

 <p>Use several sheets if necessary)</p>		Docket Number (Optional) <b>P22,425-E USA</b>	Application Number <b>09/781,715</b>
		Applicant(s) <b>Michael J. Picciallo et al.</b>	
		Filing Date <b>2/12/2001</b>	Group Art Unit <b>3624</b>
<b>OTHER DOCUMENTS</b> (Including Author, Title, Date, Pertinent Pages, Etc.)			
<b>EXAMINER</b>	H	"Brokers Compete With Lenders," R.Heady, The Denver post, (November 19, 1995)	
<b>CHK</b>	I	"Companies Rush to Say 'Buy-Buy' Over net" S.Garfinkel, San Jose Mercury News (October 1, 1996)	
<b>CHK</b>	J	"Verifone Wants to Plug Into Cash," M. Landberg, San Jose Mercury News (October 1, 1996)	
<b>CHK</b>	K	"Filing Expenses Via American Express," J. Swenson, Information Week (July 1, 1996)	
<b>CHK</b>	L	"Digital Cash," M.Gianturco, Forbes (August 14, 1995)	
<b>CHK</b>	M	"The Check's In the Mail: Banks Plan Electronic Payment System," T.Hoffman, Computerworld (September 4, 1995)	
<b>CHK</b>	N	"American Express University-About The Cards," (American Express Inc. 1995)	
<b>CHK</b>	O	"Wells Fargo Student Visa Card" (Wells Fargo.com May 12, 1996)	
<b>CHK</b>	P	"Payment Card Organization Detail Next Steps On Global Chip Card Specifications," MasterCard International (April 10, 1996)	
<b>CHK</b>	Q	<a href="http://www.itc.icl.ie/products/smartcard/ems/fsucase.htm">http://www.itc.icl.ie/products/smartcard/ems/fsucase.htm</a> ; "Florida State University"; posted September 1996	
<b>CHK</b>	R	<a href="http://www.fsu.edu/~fstime/FS-Times/Volume 1/Issue 6/compression.html">http://www.fsu.edu/~fstime/FS-Times/Volume 1/Issue 6/compression.html</a> "Compression-Short Takes on Big Subjects (Smart card marches on); posted April/May 1996	
<b>CHK</b>	S	<a href="http://www.house.gov/castle/banking/norwood3.htm">http://www.house.gov/castle/banking/norwood3.htm</a> ; "Florida State University Aes FSU Card: A Multipurpose Identification Card"; Bill R. Norwood; posted July 10, 1996	
<b>EXAMINER</b>		<b>DATE CONSIDERED</b>	
		<b>8/30/05</b>	
<p><small>*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</small></p>			

 <p><b>INFORMATION DISCLOSURE CITATION</b> (Use several sheets if necessary)</p>		Docket Number (Optional) <b>P22,425-E USA</b>		Application Number <b>09/781,715</b>	
		Applicant(s) <b>Michael J. Picciallo et al.</b>			
		Filing Date <b>2/12/2001</b>		Group Art Unit <b>3624</b>	
*EXAMINER INITIAL		OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)			
<b>OK</b>	T	<a href="http://www.floridaflambeau.com/Int...issues/1997/021897/news1.this.html">http://www.floridaflambeau.com/Int...issues/1997/021897/news1.this.html</a> : "This year the War Department aims for fairer FSU Card fees"; riva Saker; posted February 12, 1997			
<b>OK</b>	U	<a href="http://www.floridaflambeau.com/Int.../1997/042597/news2.technology.html">http://www.floridaflambeau.com/Int.../1997/042597/news2.technology.html</a> ; "The future of technology could find roots in Tallahassee, FSU"; Rachael Knowles; posted April 25, 1997			
<b>OK</b>	V	"New Web Site Enables Teens and Kids to Shop and Save Online," Business Wire (Jan 26, 1999)			
<b>OK</b>	W	<a href="http://www.RocketCash.com/overview/html">http://www.RocketCash.com/overview/html</a> , 12/98			
<b>OK</b>	X	"Chase Manhattan, Citibank, MasterCard and Visa join forces to launch Pilot Program," Master Card International (May 12, 1996)			
EXAMINER		DATE CONSIDERED			
		<b>8/30/05</b>			
<p><small>*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</small></p>					

# **INFORMATION DISCLOSURE CITATION** (Use separate sheets if necessary)

JUN 23 2005

Docket Number (Optional)

P22,425-E USA

Application Number

09/781,715

Applicant(s)

Michael J. Picciallo et al.

Filing Date

2/12/2001

Group Art Unit

3624

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
OK	A	5,465,206	11-1995	Hilt et al.	705	40	
OK	B	5,870,723	02-1999	Pare et al.	705	39	
OK	C	5,953,710	09-1999	Fleming, Stephens S.	705	39	
OK	D	6,032,133	02-2000	Hilt et al.	705	40	

## FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
							YES	NO
OK	E	EP0725376A2	08-1996	European Patent	G07F	19/00		

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

OK	F	Brooker, Dena, "Purchasing Cards: The Next Generation," Modern Publishing, Toronto, volume 39, issue 6, page 18.
OK	G	"Visa Wants to Kill Cash, It Hopes 'Smart Cards' Will Become the Payment of Choice," P. Sinton, San Francisco Chronicle (October 11, 1995).

EXAMINER

Chauhan

DATE CONSIDERED

8/30/05


EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<b>INFORMATION DISCLOSURE CITATION</b> <i>(Use several sheets if necessary)</i>		Docket Number (Optional)	Application Number
		P22,425-E USA	09/781,715
		Applicant(s) Michael J. Picciallo et al.	
		Filing Date	Group Art Unit
		2/12/2001	3624

*EXAMINER INITIAL	OTHER DOCUMENTS	(Including Author, Title, Date, Pertinent Pages, Etc.)
H		"Brokers Compete With Lenders," R. Heady, The Denver post, (November 19, 1995)
I		"Companies Rush to Say 'Buy-Buy' Over net" S. Garfinkel, San Jose Mercury News (October 1, 1996)
J		"Verifone Wants to Plug Into Cash," M. Landberg, San Jose Mercury News (October 1, 1996)
K		"Filing Expenses Via American Express," J. Swenson, Information Week (July 1, 1996)
L		"Digital Cash," M. Gianturco, Forbes (August 14, 1995)
M		"The Check's In the Mail: Banks Plan Electronic Payment System," T. Hoffman, Computerworld (September 4, 1995)
N		"American Express University-About The Cards," (American Express Inc. 1995)
O		"Wells Fargo Student Visa Card" (Wells Fargo.com May 12, 1996)
P		"Payment Card Organization Detail Next Steps On Global Chip Card Specifications," MasterCard International (April 10, 1996)
Q		<a href="http://www.itc.icl.ie/products/smartcard/ems/fsucase.htm">http://www.itc.icl.ie/products/smartcard/ems/fsucase.htm</a> ; "Florida State University"; posted September 1996
R		<a href="http://www.fsu.edu/~fstime/FS-Times/Volume 1/Issue 6/compression.html">http://www.fsu.edu/~fstime/FS-Times/Volume 1/Issue 6/compression.html</a> "Compression-Short Takes on Big Subjects (Smart card marches on); posted April/May 1996
S		<a href="http://www.house.gov/castle/banking/norwood3.htm">http://www.house.gov/castle/banking/norwood3.htm</a> ; "Florida State University Aes FSU Card: A Multipurpose Identification Card"; Bill R. Norwood; posted July 10, 1996

EXAMINER	DATE CONSIDERED
	8/30/05

\*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

# INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

Docket Number (Optional)

P22,425-E USA

Application Number

09/781,715

Applicant(s)

Michael J. Picciallo et al.

Filing Date

2/12/2001

Group Art Unit

3624

\*EXAMINER  
INITIAL

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

<http://www.floridaflambeau.com/Int...issues/1997/021897/news1.this.html>: "This year the War Department aims for fairer FSU Card fees"; riva Saker; posted February 12, 1997

<http://www.floridaflambeau.com/Int.../1997/042597/news2.technology.html>: "The future of technology could find roots in Tallahassee, FSU"; Rachael Knowles; posted April 25, 1997

"New Web Site Enables Teens and Kids to Shop and Save Online," Business Wire (Jan 26, 1999)

<http://www.RocketCash.com/overview/html>, 12/98

"Chase Manhattan, Citibank, MasterCard and Visa join forces to launch Pilot Program," Master Card International (May 12, 1996)

EXAMINER

Charles J. R.

DATE CONSIDERED

8/30/05

\*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.